

THE BANK OF HAWAII LIMITED.

Incorporated Under the Laws of the Territory of Hawaii.

PAID-UP CAPITAL.....\$500,000.00
SURPLUS.....200,000.00
UNDIVIDED PROFITS.....70,283.05

OFFICERS AND DIRECTORS.
Charles M. Cooke.....President
P. C. Jones.....Vice-President
F. W. Macfarlane.....2nd Vice-President
C. H. Cooke.....Cashier
C. Hustace Jr.....Assistant Cashier
E. F. Bishop, E. D. Tenney, J. A. McCandless and C. H. Atherton

COMMERCIAL AND SAVINGS DEPARTMENTS.
Strict attention given to all branches of Banking.

500 BUILDING, FORT STREET.

THE FIRST AMERICAN SAVINGS & TRUST CO. OF HAWAII, LTD.

Capital, \$250,000.00.

President.....Cecil Brown
Vice-President.....M. P. Robinson
Cashier.....W. G. Cooper
Principal Office: Corner Fort and King streets.

SAVINGS DEPOSITS received and interest allowed for yearly deposits at the rate of 4% per cent per annum. Rules and regulations furnished upon application.

Claus Spreckels. Wm. G. Irwin.

Claus Spreckels & Co. BANKERS.

HONOLULU, H. I.

San Francisco Agents—The Nevada National Bank of San Francisco

DRAW EXCHANGE ON

SAN FRANCISCO—The Nevada National Bank of San Francisco

LONDON—Union of London & Smith's Bank, Ltd.

NEW YORK—American Exchange National Bank.

CHICAGO—Corn Exchange National Bank.

PARIS—Credit Lyonnais.

BERLIN—Dresdner Bank.

HONGKONG AND YOKOHAMA—The Hongkong and Shanghai Banking Corporation.

NEW ZEALAND AND AUSTRALIA—Bank of New Zealand, and Bank of Australasia.

VICTORIA AND VANCOUVER—Bank of British North America.

TRANSACT A GENERAL BANKING AND EXCHANGE BUSINESS.

Deposits Received. Loans Made on Approved Security. Commercial and Travelers' Credits Issued. Bills of Exchange Bought and Sold.

COLLECTIONS PROMPTLY ACCOUNTED FOR.

ESTABLISHED IN 1858.

BISHOP & CO. BANKERS

BANKING DEPARTMENT.

Transact business in all departments of Banking. Collections carefully attended to. Exchange bought and sold.

Commercial and Travelers' Letters of Credit issued by The Bank of California and N. M. Rothschild & Sons, London.

Correspondents: The Bank of California, Commercial Banking Co. of Sydney, Ltd., London.

Drafts and cable transfers on China and Japan through the Hongkong & Shanghai Banking Corporation and Chartered Bank of India, Australia and China.

Interest allowed on term deposits at the following rates per annum, viz.: Seven days' notice, at 2 per cent. Three months, at 3 per cent. Six months, at 3 1/2 per cent. Twelve months, at 4 per cent.

TRUST DEPARTMENT.

Act as Trustees under mortgages. Manage estates (real and personal). Collect rents and dividends. Valuable Papers, Wills, Bonds, Etc., received for safe-keeping.

ACCOUNTANT DEPARTMENT.

Auditors for Corporations and Private Firms. Books examined and reported on. Statements of Affairs prepared. Trustees on Bankrupt or Insolvent Estates. Office, 924 Bethel Street.

SAVINGS DEPARTMENT.

Deposits received and interest allowed at 4% per cent per annum, in accordance with Rules and Regulations, copies of which may be obtained on application.

INSURANCE DEPARTMENT.

Agents for FIRE, MARINE, LIFE, ACCIDENT AND EMPLOYERS' LIABILITY INSURANCE COMPANIES. Insurance Office, 924 Bethel Street.

CONSOLIDATED SODA WATER WORKS (COMPANY, LTD.)

Esplanade, cor. Allen and Fort Sts.

Manufacturers of Soda Water, Ginger Ale, Sarsaparilla, Root Beer, Cream Soda, Strawberry, Etc., Etc.

Want ads in the Star bring quick results. Three times three times for 25 cents.

STEAMSHIP RATES TOO HIGH

MERCHANTS' ASSOCIATION COMMITTEE REPORT IN FAVOR OF CONCERTED EFFORTS TO GET CHEAPER RATES BETWEEN HERE AND SAN FRANCISCO—DISCRIMINATION AGAINST HONOLULU BY THE COMPANIES NOW OPERATING IS ALLEGED.

A committee report on methods of securing relief from the present business and financial conditions in Honolulu will be presented to the Merchants' Exchange at its meeting next Friday afternoon. The report deals with the steamship situation, finding that there is every indication of a mutual agreement between the companies operating here to "maintain the highest rates the traffic will bear," greatly to the injury of Honolulu. The committee has made up a table which shows that the rate between Honolulu and San Francisco of \$135 is \$11.25 per day and from fifty-three to twelve per cent higher than the rate to any other point in the Oceanic service. The rates to Tahiti, Samoa, Fiji, Auckland and Sydney are respectively shown to be \$7, \$8.50, \$9.50, \$8.33 and \$7.15 per day.

The committee recommends immediate steps to improve the situation and advises that the Planters' Association be asked to co-operate to the extent of pledging freight to a vessel or vessels which may be put on the run to San Francisco to compete with the combined lines now running. Without an outgoing cargo, it is set forth, the steamers could not be run. The committee's recommendations are set forth at lengths as follows:

"It is also the opinion of your Committee that a definite proposition should be made by this Association to the San Francisco Promotion Committee through the medium of the Merchants' Association of San Francisco pointing out to them the desirability of working in conjunction with Hawaii, they to consider the latter as a desirable and necessary ultimate terminus for those tourists who do not desire to make an Oriental trip. It is well known to us, as well as to our San Francisco friends, that the great bulk of tourist travel goes to Southern California and Florida. We are also aware that San Francisco, as well as Seattle and other northern cities are and have been for some time endeavoring to secure a proportion of this trade. It should be pointed out to them that San Francisco is not sufficiently tropical to satisfy those whose health or pleasure prompts them to seek a warm, equable climate, or something novel that cannot be obtained on the mainland. Hawaii can furnish both of these requirements. Furthermore, it should be pointed out to San Francisco that in extending their itineraries to include Hawaii, they will in most instances shut out Southern California and that by devoting a portion of their efforts to the support of this Territory on the tourist question, and thereby diverting the travel via San Francisco to Honolulu, they will necessarily, in the absence of direct steamer communication between Honolulu and San Pedro, receive the benefit of being the point of advent and exit for the great majority of tourists traveling to and from Hawaii.

"It should be also demonstrated that San Francisco as a terminus does not and will not satisfy the average tourist. He has great inducements offered to extend his trip South, in which case he can readily return eastward over the Santa Fe Line without revisiting San Francisco. Hawaii is ready to cooperate with San Francisco, but there must ultimately be reciprocity in this as in all other business propositions. So far as the tourist proposition is concerned, San Francisco and Los Angeles can never work on a basis of reciprocity; each is, and will be, endeavoring to divert trade, particularly tourist trade, from the other and as Los Angeles is a far nearer approach to a tropical climate than its northern competitor, it would seem that it should be only natural that San Francisco should prefer to work in conjunction with Hawaii, which must prove an adjunct rather than a competitor.

If San Francisco negotiations fail, the committee, Los Angeles should be tried. The report concludes with the following recommendations:

PORT ARTHUR RUMORS

Associated Press, Morning Service.

TOKIO, July 14.—The report that the Japanese lost 30,000 men at Port Arthur is unconfirmed. A rumor that the fortress has fallen also lacks confirmation.

ARMIES CLOSING IN.

ST. PETERSBURG, July 14.—The armies of Generals Oku and Nodzu are closing in at Tatchkiao where General Kuropatkin is entrenched. The outposts are fifteen miles apart. General Kuroki is reported to be moving toward Haicheng.

VLADIVOSTOK SQUADRON OUT.

TOKIO, July 14.—Two warships and four torpedo boats of the Vladivostok squadron were off Hok-Kaido Wednesday.

OYAMA AT DALNY.

TOKIO, July 14.—Marshal Oyama reached Dalny on Wednesday.

JAPANESE REPULSED.

YINKOW, July 14.—The Japanese were repulsed with great loss on July 12, north of Kaichau.

A LIGHT ATTACK.

TATCHIKIAO, July 14.—The Japanese attacked this place yesterday but did not press matters and soon retired toward Kaichau.

OKU ON THE MARCH.

NEWCHWANG, July 14.—Japanese scouts have been seen six miles south of this place. General Oku with 50,000 men is advancing rapidly between Newchwang and Tatchkiao.

ADOLPH SPRECKELS HAS APPENDICITIS.

CARLSBAD, July 14.—Adolph Spreckels is ill of appendicitis and will go to Berlin for an operation.

SERIOUS RAILROAD ACCIDENT.

CHICAGO, July 14.—Two picnic trains collided at Glenwood yesterday. Eighteen people were killed and sixty-eight hurt.

THE THIBET EXPEDITION.

SIMLA, July 14.—General McDonald has begun his advance upon Lhasa and expects to reach there in August.

STRIKE MAY BE ARBITRATED.

CHICAGO, July 14.—Employers and strikers will meet tomorrow with a view to arbitration.

For Immediate Service

Spring and Summer Clothes right from the tailor shops in the best fashions for men of business and men of leisure. Smart Clothes of Mark and Character and Merit made by the notable STEIN-BLOCH TAILORS and signed with this label:



Our assortment this season is composed of as clean-cut and polished a quality of top-coats, spring coats, suits for cool, temperate and hot days, frocks and evening clothes for the swirl of society as every came from a tailor's bench. They are ready to be worn home. Come in today or at least tomorrow.

M. McINERNEY, LTD.
Merchant and Fort Sts.

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ESTABLISHED 1880.

Capital Subscribed.....Yen 24,000,000
Capital Paid up.....18,000,000
Reserve Fund.....9,320,000

HEAD OFFICE, YOKOHAMA.

Branches:

Honolulu, N. Y. York, San Francisco, London, Lyons, Bombay, Hongkong, Newchwang, Peking, Shanghai, Tientsin, Kobe, Nagasaki, Tokio.

The Bank buys and receives for collection Bills of Exchange, Issues Drafts and Letters of Credit, and transacts a general banking business.

Honolulu Branch 67 King Street

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For the strong—an invigorator for the weak.



It is fine and pure and gives strength to all who use it.

RAINIER BOTTLING WORKS
AGENTS FOR HAWAII.

PHONE WHITE 1331
P. O. BOX 517.



Pacheco's Dandruff Killer

Keeps the scalp clean and free from dandruff and is cooling to fevered and itching heads.

Sold by all Druggists and at the Union Barber Shop. Tel. Main 232.

MIRIKIDANI.

Barber Shop and Bath Rooms

Nuuanu Street between Pauahi and Beretania.

IOWA PEARLS.

A collection of pearls, taken from the waters of Iowa and valued at more than \$50,000 is exhibited in the Iowa building at the St. Louis fair.

Four parts of the World's Fair Portfolio now ready at Star office.

HONOLULU COFFEE MILLS

"KAMEHAMEHA BRAND."

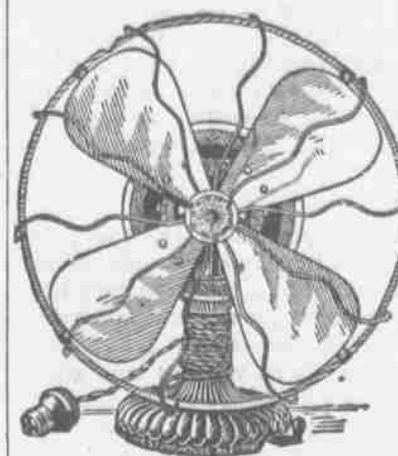
Old Kona Coffee

It is the ideal beverage for all meals, because it is pure and wholesome. It is roasted and ground fresh every day and sold in tins and packages by the leading grocers.

It is unquestionably a great benefit to brain-workers.

H. Hackfeld & Co., Ltd

AGENTS, HONOLULU AND HILO.



Electric Fan Weather

The man who says Whew! and mops his face with a large sized handkerchief could be comfortably by securing one of our desk fans. \$15.00 buys one and the amount of returns in cool comfort is incalculable. We carry a full line of both desk and ceiling fans.

Hawaiian Electric Co., Ltd

KING STREET, NEAR ALAKEA.
TELEPHONE MAIN 390.

The Angelus Piano Player

If you cannot play the piano with your hands you can play it with your feet.

The Angelus will be fingers for you and phrase as if it were human. You control it with your mind and put your own expression into the music.

With the Angelus there is no more need of having a dead piano in your home. Come and hear it play at

Hawaiian News Co. Ltd
ALEXANDER YOUNG BUILDING.

NEW GOODS

We have just received a large invoice of goods which are now on display, also Panama Hats.

The latest styles in ladies and gents hats on hand and made to order on short notice.

K. FUKURODA,
28 and 32 Hotel St. Robinson Block.

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TENDER BOILING MEAT, JUICY BROILING BITS—WE HAVE THEM ALL.

For special occasions or for the daily menu, we furnish the meats that fill the need completely.

Telephone orders are carefully filled and promptly delivered. Main 76.

Island Meat Co., Fort Street

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The Only Double Track Railway between the Missouri River and Chicago. THREE TRAINS DAILY Via the Southern Pacific, Union Pacific and Chicago and Northwestern Railways.

Overland Limited. Vestibuled. Leaves San Francisco at 10 a. m. The most Luxurious Train in the world. Electric lighted throughout. Buffet smoking cars with barber and bath, booklovers library, dining cars, standard and compartment sleeping cars and observation cars. Less than three days to Chicago without change.

Eastern Express. Vestibuled. Leaves San Francisco at 6 p. m. Through Standard and Tourist Sleeping cars to Chicago. Dining cars. Free reclining chair cars.

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Personally Conducted Excursions Wednesdays, Thursdays and Fridays. The best of everything.

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General Agent, Pacific Coast.
CHICAGO AND NORTHWESTERN RAILWAY.

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Real Estate, Mortgages, Loans and Investment Securities. Homes built on the installment plan.

Home Office: McIntyre Building, T. H. L. K. KENTWELL, General Manager.

Four parts of the World's Fair Portfolio now ready at Star office.

Unequalled Short Trips FOR Travellers

Tourists who wish to see the windward side of Molokai, with its wonderful cliffs, deep gulches and fertile valleys, with the most unique and beautiful prospects on every hand, should take the trips on the new steamer Like-like. Around Molokai in daylight with night run to Lahaina the ancient capital.

Sailings, Monday at 5 p. m., returning Tuesday night.

Wednesday at 5 p. m., returned Friday night.

New steamer, all deck accommodations, airy and commodious.

Full particulars at Wilder's Steamship Company office.

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AND PLANTATION
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